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| UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY | Order Filed on October 19, 2018 by Clerk, U.S. Bankruptcy Court - District of New Jersey |
| Robertson, Anschutz & Schneid, P.L. 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 (561) 241-6901 Attorneys for Secured Creditor Reverse Mortgage Solutions, Inc. Laura M. Eggerman (LE-8250) | CASE NO.: 14-24333-SLM CHAPTER 13 HEARING DATE: JUDGE: STACEY L. MEISEL |
| In Re: MICHEL PIERRE, Debtor. | |

**ORDER RESOLVING SECURED CREDITOR'S
MOTION FOR RELIEF FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2), is hereby ORDERED.

DATED: October 19, 2018


Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Secured Creditor: Reverse Mortgage Solutions, Inc.

Secured Creditor's Counsel: Robertson Anschutz Schneid PL

Debtor's Counsel: Herbert B. Raymond

Property Involved ("Collateral"): 78 Park Avenue, East Orange, New Jersey

Relief sought:

- ☒ Motion for relief from the automatic stay
- ☐ Motion to dismiss
- ☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Debtor is overdue for post-petition property taxes and insurance in the amount of \$12,679.97.
2. The amount of \$ 12,679.97 shall be capitalized in the debtor's Chapter 13 plan and paid over the remaining fourteen (14) months of the Plan, beginning with the August 2018 payment.
3. Debtor filed a Modified Plan (Docket 48), and Schedules I and J (Docket 47) to reflect this capitalized amount as well as the feasibility thereof. The Modified Plan was confirmed October 3, 2018 (Docket 55).
4. In the event that the Debtor fails to make timely payments to the Chapter 13 Standing Trustee and/or to timely make tax payments within thirty (30) days of the date the payments are due and/or maintain insurance coverage and provide proof of same, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.
5. Award of Attorneys' Fees: The Applicant is awarded attorney fees of \$350.00, and costs of \$181.00. The fees and costs are payable through the Chapter 13 plan.